



PT. CRIF Lembaga Informasi Keuangan  
Menara Dea Tower 2, Lantai 2 Unit 203  
Jl. Mega Kuningan Barat Blok E4.3 No. 1-2,  
Kuningan Timur, Setiabudi,  
Jakarta - 12950  
Telepon (+62) 21 8060 4228  
Email: support@cbklik.com

## Laporan Kredit

### MUHNI

Tanggal Permintaan: 2026/02/07

Subjek Cocok

### SUBJEK

#### Data Subjek

|  |                                   |   |   |
|--|-----------------------------------|---|---|
| Kode Debitur Biro Kredit<br><b>906477305</b> | Kode Bank Debitur<br>-            | Tanggal Pembaruan Terakhir<br><b>2026/02/07</b> | Penduduk<br><b>Yes</b>                  |
| Nama Sesuai Identitas<br><b>MUHNI</b>        | Nama Lengkap<br><b>MUHNI</b>      | Nama Ibu<br><b>GINAH</b>                        | Jenis Kelamin<br><b>Laki-laki</b>       |
| Tanggal Lahir<br><b>1972/06/09</b>           | Tempat Lahir<br><b>TEMANGGUNG</b> | Status Perkawinan<br><b>Kawin</b>               | Status Pendidikan<br><b>Tanpa Gelar</b> |

#### Alamat

Saat Ini - Address

**DUSUN CANGGAL TENGAH RT 001 RW 001 KEL CANGGAL KEC CANDIROTO CANGGAL Candirototo Kab.  
Temanggung 56257 INDONESIA**

Tanggal Pembaruan Terakhir

**2024/10/31**

#### Dokumen Identifikasi

Kode Identitas

KTP : **3323120906720004**

#### Kontak

Kontrak - Saat Ini

|                           |                                       |            |   |
|---------------------------|---------------------------------------|------------|---|
| Nomor Telepon<br><b>0</b> | Nomor Sellular<br><b>081212916033</b> | Email<br>- | Tanggal Pembaruan Terakhir<br><b>2024/10/31</b> |
|---------------------------|---------------------------------------|------------|---|

Riwayat - Kontak

|                                     |                                       |            |   |
|-------------------------------------|---------------------------------------|------------|---|
| Nomor Telepon<br><b>08132583623</b> | Nomor Sellular<br><b>081325836236</b> | Email<br>- | Tanggal Pembaruan Terakhir<br><b>2024/01/31</b> |
| Nomor Telepon<br>-                  | Nomor Sellular<br><b>081</b>          | Email<br>- | Tanggal Pembaruan Terakhir<br><b>2023/02/28</b> |

#### Data Pekerjaan

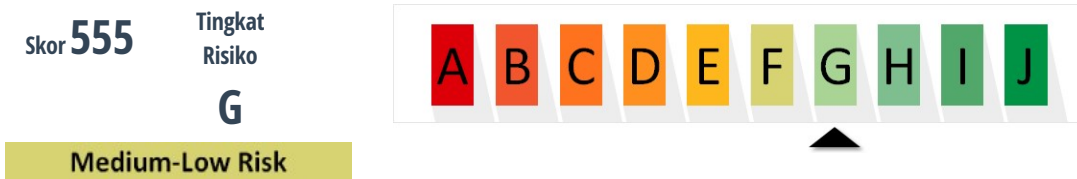
Data Pekerjaan - Saat Ini

|   |                                |   |  |
|---|--------------------------------|---|--|
| Pekerjaan<br><b>Wiraswasta</b>                  | Tempat Kerja<br><b>CANGGAL</b> | Sektor Pekerjaan<br><b>PERTANIAN SAYURAN, BUAH DAN ANEKA UMBI LAINNYA</b> | Alamat Tempat Kerja<br><b>DUSUN CANGGAL TENGAH RT 001 RW 001 KEL CANGGAL KEC</b> |
| Tanggal Pembaruan Terakhir<br><b>2024/10/31</b> |                                |   |  |

## RINGKASAN RINCIAN APLIKASI

|   |                                   |                                     |   |
|---|-----------------------------------|-------------------------------------|---|
| Kode Kontrak Biro Kredit<br><b>D67371015</b>      | Jenis kontrak<br><b>Lainnya</b>   | Fase Kontrak<br><b>Dimohon</b>      | Tanggal Permintaan<br><b>2026/02/07</b> |
| Nilai Pada Aplikasi<br><b>IDR 6.000.000</b>       | Jatuh Tempo<br><b>-</b>           | Peran<br><b>Co-borrower</b>         | Peran Perusahaan<br><b>-</b>            |
| Nomor Rekening<br><b>WEB_20260207_084839.2830</b> | Nomor Perjanjian Awal<br><b>-</b> | Tanggal Perjanjian Awal<br><b>-</b> | Mata Uang<br><b>Indonesian Rupiah</b>   |

## CB SCORE



## RINGKASAN KONTRAK

### Nilai Kunci

|   |                                     |   |   |
|---|-------------------------------------|---|---|
| Nomor Kontrak<br><b>4</b>                   | Nomor institusi Pelapor<br><b>1</b> | Jumlah Batas Kredit<br><b>IDR 153.000.000</b> | Jumlah Potensi Pembukaan<br><b>IDR 60.000.000</b> |
| Jumlah Saldo Debit<br><b>IDR 60.000.000</b> | Jumlah Jatuh Tempo<br><b>-</b>      | Mata Uang<br><b>Indonesian Rupiah</b>         |   |

### Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak              | Diminta  | Ditolak  | Dibatalkan | Aktif    | Tutup    |
|-------------------------------|----------|----------|------------|----------|----------|
| <b>KREDIT/PEMBIAYAAN</b>      | <b>0</b> | <b>0</b> | <b>0</b>   | <b>1</b> | <b>3</b> |
| <b>SURAT BERHARGA</b>         | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |
| <b>IRREVOCABLE LC</b>         | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |
| <b>GARANSI YANG DIBERIKAN</b> | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |
| <b>FASILITAS LAINNYA</b>      | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |

## Ringkasan Keuangan



### Kredit / Pembiayaan

#### Kredit / Pembiayaan yang Aktif 1

|              |                   |
|--------------|-------------------|
| Batas Kredit | IDR               |
|              | <b>60.000.000</b> |
| Saldo Debit  | IDR               |
|              | <b>60.000.000</b> |
| Jatuh Tempo  | IDR 0             |



### Obligasi / surat berharga

#### Obligasi / Surat Berharga yang Aktif 0

|             |       |
|-------------|-------|
| Saldo Debit | IDR 0 |
| Jatuh Tempo | IDR 0 |



### Surat Kredit

#### LC yang Aktif 0

|              |       |
|--------------|-------|
| Batas Kredit | IDR 0 |
| Saldo Debit  | IDR 0 |



### Bank Garansi

#### Bank Garansi yang Aktif 0

|              |       |
|--------------|-------|
| Batas Kredit | IDR 0 |
| Saldo Debit  | IDR 0 |



### Fasilitas Lainnya

#### Fasilitas Aktif Lainnya 0

|             |       |
|-------------|-------|
| Saldo Debit | IDR 0 |
| Jatuh Tempo | IDR 0 |

## RINCIAN KONTRAK

## Kredit / Pembiayaan

## Rincian Kredit / Pembiayaan (Aktif, Tutup, Tutup Lebih Cepat):

| Nomor  | Kode Kontrak Biro Kredit | Nomor Kontrak Bank | Jenis kontrak | Fase Kontrak | Peran    | Tanggal Mulai | Tanggal Jatuh Tempo | Jumlah Agunan | Jumlah Nilai Agunan | Jumlah Penjamin | Jenis institusi              | Institusi                              | Tanggal Pembaruan Terakhir | Daftar Subjek Terkait | Catatan |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
|--|--------------------------|--------------------|---------------|--------------|----------|---------------|---------------------|---------------|---------------------|-----------------|------------------------------|--|----------------------------|-----------------------|---------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|--|----|----|----|----|----|----|----|----|----|----|----|------|----|----|----|----|----|----|----|----|----|--|--|--|
| 1  | G62140520                | -                  | Others        | Aktif        | Borrower | 2025/09/30    | 2026/09/24          | -             | -                   | 1               | Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | 2026/01/10                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| <table border="1"> <thead> <tr> <th></th> <th>JAN</th> <th>FEB</th> <th>MAR</th> <th>APR</th> <th>MEI</th> <th>JUN</th> <th>JUL</th> <th>AGT</th> <th>SEP</th> <th>OKT</th> <th>NOP</th> <th>DES</th> </tr> </thead> <tbody> <tr> <td>2025</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> </tr> </tbody> </table>  |                          |                    |               |              |          |               |                     |               |                     |                 |                              |  |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2025 |  |    |    |    |    |    |    |    | OK | OK | OK | OK |      |    |    |    |    |    |    |    |    |    |  |  |  |
|  | JAN                      | FEB                | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                          | DES                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| 2025   |                          |                    |               |              |          |               |                     |               | OK                  | OK              | OK                           | OK                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| 2  | I53571523                | -                  | Others        | Closed       | Borrower | 2024/09/30    | 2025/09/30          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | 2025/10/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| <table border="1"> <thead> <tr> <th></th> <th>JAN</th> <th>FEB</th> <th>MAR</th> <th>APR</th> <th>MEI</th> <th>JUN</th> <th>JUL</th> <th>AGT</th> <th>SEP</th> <th>OKT</th> <th>NOP</th> <th>DES</th> </tr> </thead> <tbody> <tr> <td>2024</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> </tr> <tr> <td>2025</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> |                          |                    |               |              |          |               |                     |               |                     |                 |                              |  |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2024 |  |    |    |    |    |    |    |    | OK | OK | OK | OK | 2025 | OK | OK | OK | OK | OK | OK | OK | OK | OK |  |  |  |
|  | JAN                      | FEB                | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                          | DES                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| 2024   |                          |                    |               |              |          |               |                     |               | OK                  | OK              | OK                           | OK                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| 2025   | OK                       | OK                 | OK            | OK           | OK       | OK            | OK                  | OK            | OK                  |                 |                              |  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| 3  | N46409395                | -                  | Others        | Closed       | Borrower | 2023/10/31    | 2024/10/09          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | 2024/10/10                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| <table border="1"> <thead> <tr> <th></th> <th>JAN</th> <th>FEB</th> <th>MAR</th> <th>APR</th> <th>MEI</th> <th>JUN</th> <th>JUL</th> <th>AGT</th> <th>SEP</th> <th>OKT</th> <th>NOP</th> <th>DES</th> </tr> </thead> <tbody> <tr> <td>2023</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>OK</td> <td>OK</td> <td>OK</td> </tr> <tr> <td>2024</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>   |                          |                    |               |              |          |               |                     |               |                     |                 |                              |  |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2023 |  |    |    |    |    |    |    |    |    | OK | OK | OK | 2024 | OK | OK | OK | OK | OK | OK | OK | OK | OK |  |  |  |
|  | JAN                      | FEB                | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                          | DES                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| 2023   |                          |                    |               |              |          |               |                     |               |                     | OK              | OK                           | OK                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| 2024   | OK                       | OK                 | OK            | OK           | OK       | OK            | OK                  | OK            | OK                  |                 |                              |  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| 4  | P41181932                | -                  | Others        | Closed       | Borrower | 2023/02/28    | 2023/08/14          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | 2023/09/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| <table border="1"> <thead> <tr> <th></th> <th>JAN</th> <th>FEB</th> <th>MAR</th> <th>APR</th> <th>MEI</th> <th>JUN</th> <th>JUL</th> <th>AGT</th> <th>SEP</th> <th>OKT</th> <th>NOP</th> <th>DES</th> </tr> </thead> <tbody> <tr> <td>2023</td> <td></td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>  |                          |                    |               |              |          |               |                     |               |                     |                 |                              |  |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2023 |  | OK | OK | OK | OK | OK | OK | OK |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
|  | JAN                      | FEB                | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                          | DES                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |
| 2023   |                          | OK                 | OK            | OK           | OK       | OK            | OK                  | OK            |                     |                 |                              |  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |  |  |  |

## Rincian Kredit / Pembiayaan 1: Others - Aktif

| Jenis institusi              | Institusi                              | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
|------------------------------|--|--------------------------|-------------------------|----------|----------------------------|
| Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | G62140520                | -                       | Borrower | 2026/01/10                 |

|                        |                     |                    |                 |
|------------------------|---------------------|--------------------|-----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak  |
| 2025/09/30             | 2026/09/24          | Current            | Fasilitas Aktif |
| Tanggal Status Kontrak | Informasi           |                    |                 |
| -                      | -                   |                    |                 |

## Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2025 Des          | 0                     | IDR 0       | -                          | IDR 60.000.000 | IDR 0                    | Active Facilities |
| 2025 Nop          | 0                     | IDR 0       | -                          | IDR 60.000.000 | IDR 0                    | Active Facilities |
| 2025 Okt          | 0                     | IDR 0       | -                          | IDR 60.000.000 | IDR 0                    | Active Facilities |
| 2025 Sep          | 0                     | IDR 0       | -                          | IDR 60.000.000 | IDR 60.000.000           | Active Facilities |

**Diberikan Kredit**

|  |   |  |  |
|--|---|--|--|
| karakteristik Kredit<br><b>Others</b>  | Perjanjian Credit<br><b>Conventional</b>  | Nomor Perjanjian Awal<br><b>123970311/3897/09/25</b> | Tanggal Perjanjian Awal<br><b>2025/09/24</b>   |
| Nomor Perjanjian Akhir<br><b>123970311/3897/09/25</b>                            | Tanggal Akad Akhir<br><b>2025/09/24</b>   | Frekuensi Kredit<br><b>-</b>                         | Tanggal Mulai kredit<br><b>2025/09/24</b>  |
| Kategori Debitur<br><b>Debtor SMEs - Micro</b>                                   | Tipe Penggunaan<br><b>Working capital</b> | Orientasi Penggunaan<br><b>Other</b>                 | Sektor Ekonomi<br><b>AGRICULTURE OF VEGETABLES, FRUITS &amp; OTHER TUBER VARIETIES</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>   | Nilai Proyek<br><b>IDR 60.000.000</b>     | Tipe Suku Bunga<br><b>Floating Interest Rates</b>    | Suku Bunga<br><b>8,00 %</b>  |
| Program Pembiayaan<br><b>Government program loans - micro business financing</b> |   |  |  |

**Batas Kredit / Saldo Debit**

|  |                                       |                                      |                                      |
|--|---------------------------------------|--------------------------------------|--------------------------------------|
| Batas Kredit Awal<br><b>IDR 60.000.000</b> | Batas Kredit<br><b>IDR 60.000.000</b> | Realisasi Bulan Berjalan<br><b>-</b> | Saldo Debit<br><b>IDR 60.000.000</b> |
| Nilai dalam Mata Uang asal<br><b>-</b>     |                                       |                                      |                                      |

**Tunggakan**

|                                   |                                       |                                   |                              |
|-----------------------------------|---------------------------------------|-----------------------------------|------------------------------|
| Tunggakan Pokok<br><b>0</b>       | Nilai Bunga Tunggakan<br><b>IDR 0</b> | Jumlah hari tunggakan<br><b>0</b> | Jumlah Tunggakan<br><b>0</b> |
| Penyebab Kredit Buruk<br><b>-</b> | Tanggal Kredit Buruk<br><b>-</b>      | Denda<br><b>-</b>                 |                              |

**Restrukturisasi**

|                                     |                                     |   |                                       |
|-------------------------------------|-------------------------------------|---|---------------------------------------|
| Rencana Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi Akhir<br><b>-</b> | Frekuensi Restrukturisasi<br><b>-</b> |
|-------------------------------------|-------------------------------------|---|---------------------------------------|

**Maksimal Kredit**

|   |  |   |  |
|---|--|---|--|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 0</b> | Tunggakan Jumlah Pembayaran Maksimum<br><b>0</b> | Tanggal Tunggakan Pembayaran Maksimum<br><b>-</b> | Jumlah hari tunggakan maksimum<br><b>0</b> |
| Tanggal Jumlah hari tunggakan maksimum<br><b>-</b>  | Kondisi Terburuk<br><b>Current</b>               | Tanggal Kondisi Terburuk<br><b>2025/12/31</b>     |  |

**Rincian Penjamin 1: State-owned Enterprises - Public - Insurance**

| Jenis institusi              | Institusi                              | Tanggal Pembaruan Terakhir |
|------------------------------|--|----------------------------|
| Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | 2026/01/10                 |

**Penjamin yang disetujui**

|  |   |   |                          |
|--|---|---|--------------------------|
| Nama Penjamin Sesuai Kartu Identitas<br><b>ASURANSI KREDIT INDONESIA</b> | Nama Lengkap Penjamin<br><b>ASURANSI KREDIT INDONESIA</b> | Persentase yang Dijamin<br><b>70,00 %</b> | Informasi<br><b>NULL</b> |
|--|---|---|--------------------------|

**Identitas Penjamin**

|                                |   |
|--------------------------------|---|
| Jenis Identitas<br><b>NPWP</b> | Nomor Identitas<br><b>010000461051000</b> |
|--------------------------------|---|

**Alamat Penjamin**

|   |
|---|
| Alamat<br><b>JL ANGKASA BLOK B 9 KAV NO 8 TELP 021 6546471 KOTA</b> |
|---|

**Rincian Kredit / Pembiayaan 2: Others - Closed**

|                                     |   |                          |                         |                 |                            |
|-------------------------------------|---|--------------------------|-------------------------|-----------------|----------------------------|
| Jenis institusi                     | Institusi                                     | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
| <b>Conventional Commercial Bank</b> | <b>PT Bank Rakyat Indonesia (Persero) Tbk</b> | <b>I53571523</b>         | <b>-</b>                | <b>Borrower</b> | <b>2025/10/09</b>          |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| <b>2024/09/30</b>      | <b>2025/09/30</b>   | <b>Current</b>     | <b>Lunas</b>   |
| Tanggal Status Kontrak | Informasi           |                    |                |
| <b>2025/09/19</b>      | <b>-</b>            |                    |                |

**Riwayat Data**

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2025 Sep          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 50.000.000           | Active Facilities |

**Diberikan Kredit**

|  |                        |                                |  |
|--|------------------------|--------------------------------|--|
| karakteristik Kredit                                       | Perjanjian Credit      | Nomor Perjanjian Awal          | Tanggal Perjanjian Awal  |
| <b>Others</b>  | <b>Conventional</b>    | <b>026321/3897/09/24</b>       | <b>2024/09/30</b>  |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir     | Frekuensi Kredit               | Tanggal Mulai kredit   |
| <b>026321/3897/09/24</b>                                   | <b>2024/09/30</b>      | -                              | <b>2024/09/30</b>  |
| Kategori Debitur   | Tipe Penggunaan        | Orientasi Penggunaan           | Sektor Ekonomi   |
| <b>Debtor SMEs - Micro</b>                                 | <b>Working capital</b> | <b>Other</b>                   | <b>AGRICULTURE OF VEGETABLES, FRUITS &amp; OTHER TUBER VARIETIES</b> |
| Kota/Kabupaten   | Nilai Proyek           | Tipe Suku Bunga                | Suku Bunga   |
| <b>Kab. Temanggung</b>                                     | <b>IDR 50.000.000</b>  | <b>Floating Interest Rates</b> | <b>7,00 %</b>  |
| Program Pembiayaan   |                        |                                |  |
| <b>Government program loans - micro business financing</b> |                        |                                |  |

**Batas Kredit / Saldo Debit**

|                            |                       |                          |              |
|----------------------------|-----------------------|--------------------------|--------------|
| Batas Kredit Awal          | Batas Kredit          | Realisasi Bulan Berjalan | Saldo Debit  |
| <b>IDR 50.000.000</b>      | <b>IDR 50.000.000</b> | -                        | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |                       |                          |              |
| -                          |                       |                          |              |

**Tunggakan**

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| <b>0</b>              | <b>IDR 0</b>          | <b>0</b>              | <b>0</b>         |
| Penyebab Kredit Buruk | Tanggal Kredit Buruk  | Denda                 |                  |
| -                     | -                     | -                     |                  |

**Restrukturisasi**

|                         |                         |                               |                           |
|-------------------------|-------------------------|-------------------------------|---------------------------|
| Rencana Restrukturisasi | Tanggal Restrukturisasi | Tanggal Restrukturisasi Akhir | Frekuensi Restrukturisasi |
| -                       | -                       | -                             | -                         |

**Maksimal Kredit**

|  |                                      |                                       |                                |
|--|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                             | -                                     | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | <b>Current</b>                       | <b>2025/09/30</b>                     |                                |

**Rincian Kredit / Pembiayaan 3: Others - Closed**

| Jenis institusi                     | Institusi                                     | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
|-------------------------------------|---|--------------------------|-------------------------|-----------------|----------------------------|
| <b>Conventional Commercial Bank</b> | <b>PT Bank Rakyat Indonesia (Persero) Tbk</b> | <b>N46409395</b>         | -                       | <b>Borrower</b> | <b>2024/10/10</b>          |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| <b>2023/10/31</b>      | <b>2024/10/09</b>   | <b>Current</b>     | <b>Lunas</b>   |
| Tanggal Status Kontrak | Informasi           |                    |                |
| <b>2024/09/26</b>      | -                   |                    |                |

**Riwayat Data**

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2024 Jun          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2024 Mei          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2024 Feb          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2024 Jan          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2023 Des          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 0                    | Active Facilities |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 40.000.000 | IDR 40.000.000           | Active Facilities |

**Diberikan Kredit**

|  |                        |                                |  |
|--|------------------------|--------------------------------|--|
| karakteristik Kredit                                       | Perjanjian Credit      | Nomor Perjanjian Awal          | Tanggal Perjanjian Awal  |
| <b>Others</b>  | <b>Conventional</b>    | <b>106793271/3897/10/23</b>    | <b>2023/10/09</b>  |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir     | Frekuensi Kredit               | Tanggal Mulai kredit   |
| <b>106793271/3897/10/23</b>                                | <b>2023/10/09</b>      | -                              | <b>2023/10/09</b>  |
| Kategori Debitur   | Tipe Penggunaan        | Orientasi Penggunaan           | Sektor Ekonomi   |
| <b>Debtor SMEs - Micro</b>                                 | <b>Working capital</b> | <b>Other</b>                   | <b>AGRICULTURE OF VEGETABLES, FRUITS &amp; OTHER TUBER VARIETIES</b> |
| Kota/Kabupaten   | Nilai Proyek           | Tipe Suku Bunga                | Suku Bunga   |
| <b>Kab. Temanggung</b>                                     | <b>IDR 40.000.000</b>  | <b>Floating Interest Rates</b> | <b>6,00 %</b>  |
| Program Pembiayaan   |                        |                                |  |
| <b>Government program loans - micro business financing</b> |                        |                                |  |

**Batas Kredit / Saldo Debit**

|                            |                       |                          |              |
|----------------------------|-----------------------|--------------------------|--------------|
| Batas Kredit Awal          | Batas Kredit          | Realisasi Bulan Berjalan | Saldo Debit  |
| <b>IDR 40.000.000</b>      | <b>IDR 40.000.000</b> | -                        | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |                       |                          |              |
| -                          |                       |                          |              |

**Tunggakan**

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| <b>0</b>              | <b>IDR 0</b>          | <b>0</b>              | <b>0</b>         |
| Penyebab Kredit Buruk | Tanggal Kredit Buruk  | Denda                 |                  |
| -                     | -                     | -                     |                  |

**Restrukturisasi**

|                         |                         |                               |                           |
|-------------------------|-------------------------|-------------------------------|---------------------------|
| Rencana Restrukturisasi | Tanggal Restrukturisasi | Tanggal Restrukturisasi Akhir | Frekuensi Restrukturisasi |
| -                       | -                       | -                             | -                         |

**Maksimal Kredit**

|  |                                      |                                       |                                |
|--|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                             | -                                     | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | <b>Current</b>                       | <b>2024/09/30</b>                     |                                |

**Rincian Kredit / Pembiayaan 4: Others - Closed**

| Jenis institusi                     | Institusi                                     | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
|-------------------------------------|---|--------------------------|-------------------------|-----------------|----------------------------|
| <b>Conventional Commercial Bank</b> | <b>PT Bank Rakyat Indonesia (Persero) Tbk</b> | <b>P41181932</b>         | -                       | <b>Borrower</b> | <b>2023/09/09</b>          |
| Tanggal Mulai                       | Tanggal Jatuh Tempo                           | Status Jatuh Tempo       | Status kontrak          |                 |                            |
| <b>2023/02/28</b>                   | <b>2023/08/14</b>                             | <b>Current</b>           | <b>Lunas</b>            |                 |                            |
| Tanggal Status Kontrak              | Informasi                                     |                          |                         |                 |                            |
| <b>2023/08/15</b>                   | -   |                          |                         |                 |                            |

**Riwayat Data**

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| 2023 Agt          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2023 Jul          | 0                     | IDR 0       | -                          | IDR 3.000.000 | IDR 0                    | Active Facilities |
| 2023 Jun          | 0                     | IDR 0       | -                          | IDR 3.000.000 | IDR 0                    | Active Facilities |
| 2023 Mei          | 0                     | IDR 0       | -                          | IDR 3.000.000 | IDR 0                    | Active Facilities |
| 2023 Apr          | 0                     | IDR 0       | -                          | IDR 3.000.000 | IDR 0                    | Active Facilities |
| 2023 Mar          | 0                     | IDR 0       | -                          | IDR 3.000.000 | IDR 0                    | Active Facilities |
| 2023 Feb          | 0                     | IDR 0       | -                          | IDR 3.000.000 | IDR 3.000.000            | Active Facilities |

**Diberikan Kredit**

|   |   |  |  |
|---|---|--|--|
| karakteristik Kredit<br><b>Others</b>                     | Perjanjian Credit<br><b>Conventional</b>  | Nomor Perjanjian Awal<br><b>100095640/3897/02/23</b> | Tanggal Perjanjian Awal<br><b>2023/02/14</b>   |
| Nomor Perjanjian Akhir<br><b>100095640/3897/02/23</b>     | Tanggal Akad Akhir<br><b>2023/02/14</b>   | Frekuensi Kredit<br>-                                | Tanggal Mulai kredit<br><b>2023/02/14</b>  |
| Kategori Debitur<br><b>Debtor SMEs - Micro</b>            | Tipe Penggunaan<br><b>Working capital</b> | Orientasi Penggunaan<br><b>Other</b>                 | Sektor Ekonomi<br><b>AGRICULTURE OF VEGETABLES,<br/>FRUITS &amp; OTHER TUBER VARIETIES</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                  | Nilai Proyek<br><b>IDR 3.000.000</b>      | Tipe Suku Bunga<br><b>Floating Interest Rates</b>    | Suku Bunga<br><b>36,00 %</b>   |
| Program Pembiayaan<br><b>Non Government Program Loans</b> |   |  |  |

**Batas Kredit / Saldo Debit**

|   |                                      |                               |                             |
|---|--------------------------------------|-------------------------------|-----------------------------|
| Batas Kredit Awal<br><b>IDR 3.000.000</b> | Batas Kredit<br><b>IDR 3.000.000</b> | Realisasi Bulan Berjalan<br>- | Saldo Debit<br><b>IDR 0</b> |
| Nilai dalam Mata Uang asal<br>-           |                                      |                               |                             |

**Tunggakan**

|                             |                                       |                                   |                              |
|-----------------------------|---------------------------------------|-----------------------------------|------------------------------|
| Tunggakan Pokok<br><b>0</b> | Nilai Bunga Tunggakan<br><b>IDR 0</b> | Jumlah hari tunggakan<br><b>0</b> | Jumlah Tunggakan<br><b>0</b> |
| Penyebab Kredit Buruk<br>-  | Tanggal Kredit Buruk<br>-             | Denda<br>-                        |                              |

**Restrukturisasi**

|                              |                              |                                    |                                |
|------------------------------|------------------------------|------------------------------------|--------------------------------|
| Rencana Restrukturisasi<br>- | Tanggal Restrukturisasi<br>- | Tanggal Restrukturisasi Akhir<br>- | Frekuensi Restrukturisasi<br>- |
|------------------------------|------------------------------|------------------------------------|--------------------------------|

**Maksimal Kredit**

|   |  |   |  |
|---|--|---|--|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 0</b> | Tunggakan Jumlah Pembayaran Maksimum<br><b>0</b> | Tanggal Tunggakan Pembayaran Maksimum<br>-    | Jumlah hari tunggakan maksimum<br><b>0</b> |
| Tanggal Jumlah hari tunggakan maksimum<br>-         | Kondisi Terburuk<br><b>Current</b>               | Tanggal Kondisi Terburuk<br><b>2023/08/31</b> |  |